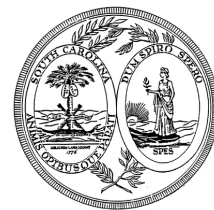




The South Carolina Department of Consumer Affairs



NOTIFYING THE CREDIT BUREAUS OF A DEATH

2221 DEVINE STREET, STE 200 • PO BOX 5757 • COLUMBIA, SC 29250-5757 • 1.800.922.1594 • WWW.CONSUMER.SC.GOV

Wrapping up the loose ends of deceased family member can be a daunting task. Notifying the credit bureaus can often be an after thought or even overlooked all together. But the South Carolina Department of Consumer Affairs (SCDCA) wants consumers to be aware that deceased loved ones can be victims of identity theft, too. Follow these instructions in order to minimize the chance of identity theft of your deceased loved ones.

Follow these steps for notifying the credit bureaus of a family member's death:

1. Request copies of the death certificate. You will send these to the credit bureaus (as well as any creditors that the deceased may have, that are still unaware of the death).
2. Draft a notification letter. Utilize SCDCA's sample letter for notifying the credit bureaus of the death or draft a letter containing the following information:
 - a. Your name and contact information.***
 - b. The deceased's name, social security number, prior three addresses in the past five years, date of birth, location of birth and date of death.***
 - c. Specify your relationship to the deceased and provide supporting documents, as required.***
 - d. Ask that the credit bureau post on the decedent's credit report:***
"Deceased, Do Not Issue Credit."
 - e. Request a current copy of the decedent's credit report.***

3. Send the notification letter and death certificate copy to the bureaus. ***Keep copies of your originals and send the letters certified mail, return receipt requested to:***

Equifax, Office of Consumer Affairs, PO Box 105139, Atlanta, GA 30348

Experian, PO Box 2002, Allen, TX 75013-9595

TransUnion, PO Box 2000 Chester, PA 19022

4. Review the credit report and ensure that all the accounts are marked as deceased. If they are not, the process for notifying a creditor is similar to the process listed above. ***However, verify what documentation may be required with individual creditors.***

☐ **Experian**
P.O. Box 2002
Allen, TX 75013

☐ **Equifax**
P.O. Box 105139
Atlanta, GA 30348

☐ **TransUnion**
P.O. Box 2000
Chester, PA 19022

Dear Credit Bureau,

I am writing to inform you of the death of:

Deceased's Full Name: _____

Social Security Number: _____ Date of Birth: _____

Location of Birth: _____ Date of Death: _____

Most Recent Address: _____

Prior two (2) addresses during the past five (5) years (if any):

(1.) _____

(2.) _____

I am the decedent's:

☐ Spouse ☐ Personal Representative of Estate ☐ Other: _____

I am requesting that you:

☐ Post on the decedent's credit report: "Deceased, Do Not Issue Credit."

☐ Please forward to me at the address listed below, the current copy of the decedent's credit report.

Thank you,

(your signature)

Your Name: _____

Your Address: _____
(street)

(city) (state) (zip)

Your Telephone: _____ / _____
(daytime) (evening)

Items enclosed/included with this letter are:

☐ Certified Copy of Death Certificate (required) ☐ Proof of Relationship (if necessary)

☐ Proof that requester is Executor or Trustee of Estate (if appropriate) ☐ Power of Attorney (if necessary)